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APPLICANT: GARELLA, Glenn C.
SERIAL NO: 10/058,394
FILED: January 28, 2002
FOR: METHOD FOR FUNDING INITIATIVES UNDER THE COMMUNITY
REINVESTMENT ACT

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

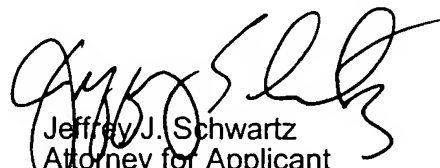
Sir:

In compliance with 37 C.F.R. Section 1.56, Applicant hereby submits the references as listed on the enclosed PTO Form 1449 for consideration by the Examiner in the prosecution of the subject application.

A copy of the above-mentioned references is enclosed herewith.

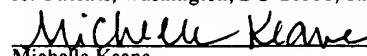
If there are any fees due in connection with this matter, please charge Applicant's Deposit Account No. 01-0265. A duplicate of this paper is being submitted for this purpose.

Respectfully submitted,


Jeffrey J. Schwartz
Attorney for Applicant
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Our File No. 2859/1

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Michelle Keane April 26, 2002
Date of Signature



PTO Form 1449
LIST OF PATENTS AND
PUBLICATIONS FOR APPLICANT'S
INFORMATION DISCLOSURE STATEMENT

Page 1 of 1

Applicant: GARELLA
Serial No.: 10/058,394
Filing Date: January 28, 2002
Art Unit: Not yet known
Docket No: 2859/1

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Reference Designation Other Art - Non Patent Literature Documents

Exam. Initials	Cite No.	Include name of the author (IN CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, etc.) date, page(s), volume-issue number(s), publisher, country where published, source.	*T
	CA	"Bank-Owned Life Insurance"; Clark/Bardes Consulting Banking Practice; entire article; published in 2001.	
	CB	"FOLI Project Qualifications"; FOLI, Inc.; entire article; published in 1999.	

* English Translation is Attached

Examiner: _____ Date Considered: _____

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609;
Draw line through citation if not in conformance and not considered. Included copy of this form with next
communication to Applicant.

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